

AUTOMATIC CURRENCY PROCESSING SYSTEM

BACKGROUND OF THE INVENTION

The present invention relates to an automatic processing
5 apparatus comprising a bank note validator such as a cash dispenser
or an automatic teller machine installed for various processes
such as deposit and disbursement depending on user's manipulation
in a financial institution and particularly to an automatic
processing apparatus and bank note validating method which have
improved security by executing the money validation process in
the host computer side.

An automatic processing apparatus used in a financial
institution has been constituted of various units such as a bank
note deposit/disbursement unit for receiving or transferring
bank note to or from a customer, a validating unit for validating
bank note deposited and a bank note stacking unit. Among these
units, the bank note transfer paths and gates for determining
the transfer path for the bank note are provided. The validating
unit which is one of these units is provided to discriminate
20 the denomination of bank note deposited and also determine the
true or false bank note. The validating unit is constituted
of a sensor unit for detecting various features of the bank note,
a memory unit for storing the feature data obtained from the
sensor unit and a validation processing unit for validating the
25 denomination of bank note from its feature data. These units

are all provided within the automatic processing apparatus.

As explained above, since the automatic processing apparatus of the related art is provided with the validation processing unit for determining the denomination of bank note in its inside and therefore results in various problems that (a) if the apparatus is stolen, the validator that is the secret matter for discrimination is made public, (b) it is required to modify the validation processing unit, if the features of bank note are changed or if a measure for various kinds of bank note of respective countries is added, but such modification must be made for each automatic processing apparatus, and (c) since the validation processing unit is mounted to each automatic processing unit, memories for data storing and working are required, resulting in rise of manufacturing cost.

The official gazette, Japanese Laid-Open Patent Application NO. 2000-348234 discloses the technique in which the rough true/false discrimination process is executed in the automatic processing apparatus as the initial stage of discrimination and detail true/false discrimination process is executed in the host computer. However, even in this prior art, the modification work of each apparatus and the memory for storing data for rough true/false discrimination are still required, if the feature data of bank note is changed.

SUMMARY OF THE INVENTION

It is therefore an object of the present invention to provide an automatic processing apparatus and a bank note validating method which can solve the problems of the prior art and assure
5 the security of the secret mechanism even if the automatic processing apparatus is stolen.

Moreover, it is another object of the present invention to provide an automatic processing apparatus and a bank note validating method that requires modification at only one area and can assure improvement in the working efficiency of such modification even in the case of adding the bank note of the other denominations.

Moreover, it is the other object of the present invention to provide an automatic processing apparatus and a bank note validating method that can reduce the manufacturing cost of the apparatus on the occasion of mounting the validation processing unit.

BRIEF DESCRIPTION OF THE DRAWINGS

20 Fig. 1 is a structural diagram of an automatic currency processing system as a preferred embodiment of the present invention.

Fig. 2 is a detail block diagram of the automatic processing apparatus and the host computer illustrated in Fig. 1.

25 Fig. 3 is a processing flowchart of the automatic processing

method indicating an embodiment of the present invention.

Fig. 4 is an operation flowchart of the money transfer process indicating the other embodiment of the present invention.

5 DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT

A preferred embodiment of the present invention will be explained in detail with reference to the accompanying drawings.

Fig. 1 is a structural diagram of an automatic currency processing system as a preferred embodiment of the present invention.

In each bank, a plurality of automatic processing apparatuses 10 are connected with a host computer 11 installed in each business branch. Moreover, a host computer such as a management center 14 or the like are respectively linked with respectively communication lines 13.

In the present invention, a sensor unit for reading features of the image data is provided within the automatic processing apparatus 10 and moreover the validation processing unit for validating the bank note based on such feature data is provided within the host computer 11 or within the management center 14. Here, it is also possible to provided the validation processing unit within the host computer (management center) comprising a database for storing the account number and balance for the deposit, disbursement or transfer processes. Moreover, it is of course possible to provide a validation processing unit to

the other host computer different from the management center. In this case, it is no longer required to execute the update of data for each host computer 11 of the business branches and thereby availability of the system can further be improved.

5 Fig. 2 illustrates a detail structure of the automatic processing apparatus and host computer in Fig. 1.

In Fig. 2, only one unit of the four automatic processing apparatuses 10 of Fig. 1 and any one unit (called a host computer 30) among the host computers 11, 14 of Fig. 1 are illustrated.

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The host computer 30 is a general name of the computers such as the host computer 11 installed in a financial institution or in the management center 14 or the like. The automatic processing apparatus 10 is constituted of a bank note deposit/disbursement unit 20, a coin deposit/disbursement unit 21, a control unit 22, an interface unit 23, a display input unit 24 for displaying the manipulation guide images to execute the processing input, a memory unit 25, a power supply unit 26, a card reading unit 27 and a bank book detail printing unit 28. The bank note deposit/disbursement unit 20 is further constituted of a sensor unit 40, a deposit/disbursement slot 41, a reject box 42 and a recycle box 43 or the like. The automatic processing apparatus 10 is connected with the host computer 30 via a communication line 29 as the communication medium. The sensor unit 40 is formed of not only an image sensor such as a line sensor but also a magnetic sensor, an optical sensor and a

combination of these elements. Therefore, the data transmitted to the host computers have been read with the sensors explained above. In the case of the optical sensor, the light beam which has been reflected from or passed through the bank note when the light beam is radiated thereto is received with a light-receiving unit and the data obtained is transmitted to the host computer as the feature data.

In the automatic processing apparatus of the prior art, the validating unit including the sensor unit as a whole is installed within the bank note deposit/disbursement unit 20, while in the automatic processing apparatus of the present invention, the sensor unit which is one of the essential portion to form the validating unit is provided within the automatic processing apparatus 10. Therefore, the automatic processing apparatus transmits the feature information of bank note obtained from the sensor unit 40 to the host computer 30 via the interface unit 23 for making communication with the host computer 30.

Moreover, the host computer 30 is constituted of a memory unit 31 for storing the transferred data and the reference data to be referred for executing the validation process, a control unit 32 for controlling the entire portion of the apparatus, an interface unit 33 for making communication with the automatic processing apparatus 10, a power supply unit 34 and a validation processing unit 50 for validating bank note.

Fig. 3 is an operation flowchart of the automatic processing

method as a preferred embodiment of the present invention.

In Fig. 3, the left side of the center line (broken line) indicates the processing operations of the automatic processing apparatus 10, while the right side of the center line indicates
5 the processing operations of the host computer 30.

A user selects a key (selection of processing 60) for deposit or disbursement from the processing name keys displayed on the display input unit 24 of the automatic processing apparatus 10.

When the processing is selected, the control unit 22 moves, when the deposit processing is designated, the bank note placed at the deposit/disbursement slot 41 to the transfer route (step 61) and also moves, when the disbursement processing is designated, the bank note placed at the recycle box 43 to the transfer route (step 62).

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The control unit 22 obtains, when the bank note placed in the course of the transfer passes the sensor unit 40, the feature data of each bank note in the memory unit 25. The control unit 22 further transfers the feature data of a sheet of bank note among those of the bank note obtained to the memory unit
20 31 of the host computer 30 via the communication line 29 connected to the interface unit 23 of the automatic processing apparatus 10 (step 64). In this case, the host computer 30 may be the host computer 11 of the financial institution or the host computer of the management center 14 or the like. Moreover, the apparatus
25 ID is given to each apparatus and such apparatus ID is transferred

processing (step 65). If the result is not transferred, the feature data of the next sheet of bank note is transferred to the host computer 30 (step 64).

When the result of determination of feature data is transferred for all sheets of bank note, the amount confirming image is displayed on the display input unit 24 (step 66). Here, it is confirmed whether a user has selected or not the confirmation key of the display input unit 24 of the automatic processing apparatus 10. When the confirmation key is selected, the control unit 22 completes the processing. If the confirmation key is not selected accurately, a user is urged to manipulate again the confirmation key (step 67).

In this embodiment, the feature data is transmitted sheet by sheet of the bank note to the host computer 30, but it is also possible to transmit the feature data of a plurality of sheets of bank note at a time to the host computer 30. In the case where the feature data is transmitted sheet by sheet of the bank note, it provides a merit that the waiting time of a user may be reduced because the feature data of the other bank note can be read while the feature data is transmitted. On the contrary, in the case where the feature data of a plurality of sheets of bank note is transmitted at a time, it provides a merit that since a plurality of sheets of bank note are summarized, the data transmitted from the other automatic processing apparatus is interrupted for discrimination process during

execution of one processing in the host computer 30 and thereby the condition to wait for such validation process can be eliminated.

Fig. 4 is an operation flowchart of the money transfer processing as the other embodiment of the present invention.

Since the process in the host computer side is identical to that of Fig. 3, an explanation will be omitted and only the process in the automatic processing apparatus side will be explained in detail. A user first selects the "Transfer of Money" in the processing selection image by manipulating the display input unit 24 in the automatic processing apparatus 10 (step 81). Next, a user selects the "Transfer of Cash" by selecting the transfer of cash or transfer of money using a credit card depending on the guidance image (step 82). Next, in the case where only the transfer charge is paid using a credit card, a user inserts the transfer charge card (step 83). Next, a user inputs the mount of transfer (step 84) and selects the transfer destination designation method. For example, a user designates the transfer of money with the individual designation (step 85) and then inputs the account number of the transfer destination depending on the instruction and guidance for input depending on the touch-key image for transfer destination designating input (step 86). When the input manipulation up to this step is completed, the automatic processing apparatus 10 makes communication with the management center 40 via the communication

line connected to the interface unit 23 and receives an answer message allowing the start of processing from the management center 40 (step 87).

Since the management center 40 only refers to the content of the relevant account number in the database, only a short period is required for the communication with the management center. When the response message allowing the start of processing is received, a confirmation image for confirming the content of money transfer processing is displayed on the display input unit 24, urging a user to confirm the content of money transfer processing (step 88). When a user inputs the result of confirmation following such request, the display image instructs and guides a user to put the cash. When a user puts the cash depending on such instruction and guidance (step 89), the automatic processing apparatus 10 reads the feature data of bank note including the image data with the sensor unit 40 and then transmits the feature data and apparatus ID number to the management center 40 or the other host computer 30 via the communication line connected to the interface unit 23.

Transmission to the host computer 30 is indicated with the arrow mark of a solid line and transmission to the management center 40 is indicated with the arrow mark of a broken line. A comparatively longer period is required for the discrimination process (determination for denomination and true/fault bank note) and moreover a still longer time is also required because

of existence of the waiting time in the case where the discrimination of a plurality of automatic processing apparatuses is conducted with the host computers in the number less than such apparatuses or with a unit of host computer.

5 However, such waiting time can be reduced by reducing the number of automatic processing apparatuses assigned for only one unit of host computer.

When the data of all sheets of money is returned from the host computer 30 or 40 in the automatic processing apparatus 10, the confirmation image is displayed on the display input unit 24, urging a user to confirm the data (step 90). When a user confirms the amount of money and inputs the result of confirmation, the automatic processing apparatus 10 makes communication with the host computer 30 or 40 and receives the answer message for completing the processing from the host computer (step 91). Next, the end of transfer processing is displayed on the input display unit 24 with instruction and guidance for removing the detail processing slip and transfer charge card. Thereby, the entire part of processing is
20 completed.

Here, in this embodiment, the discrimination processing is executed after confirming the account number, but it is also possible to confirm the account number after the discrimination process. In this case, there is provided a merit that the waiting
25 time of user can be shortened with execution of the discrimination

